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(11) EP 1 253 550 A1

(12)

## EUROPEAN PATENT APPLICATION

(43) Date of publication:  
30.10.2002 Bulletin 2002/44

(51) Int Cl.7: G06K 17/00, G06F 17/60

(21) Application number: 02252884.8

(22) Date of filing: 24.04.2002

(84) Designated Contracting States:  
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU  
MC NL PT SE TR  
Designated Extension States:  
AL LT LV MK RO SI

(72) Inventor: Ginsberg, Phillip M.  
New York, New York 10004 (US)

(74) Representative: Jones, David Colin et al  
Withers & Rogers,  
Goldings House  
2 Hays Lane  
London SE1 2HW (GB)

(30) Priority: 26.04.2001 US 843093

(71) Applicant: CFPH, L.L.C.  
New York, NY 10171 (US)

### (54) System and method for accessing financial prospectus data

(57) Methods and systems for accessing prospectus data are provided. These methods and systems utilize electronically readable media incorporated into a printed financial prospectus to provide access to data in an electronic format. A suitable device may then be used to read data from the electronically readable media and store the data on a computer system. The information

provided by the prospectus therefore contains both human-readable and electronically readable information. The data may be provided in a summary form, in a standardized form, or in any other suitable form in order to facilitate subsequent analysis of the data. The data may also be encrypted while stored in the electronically readable media.

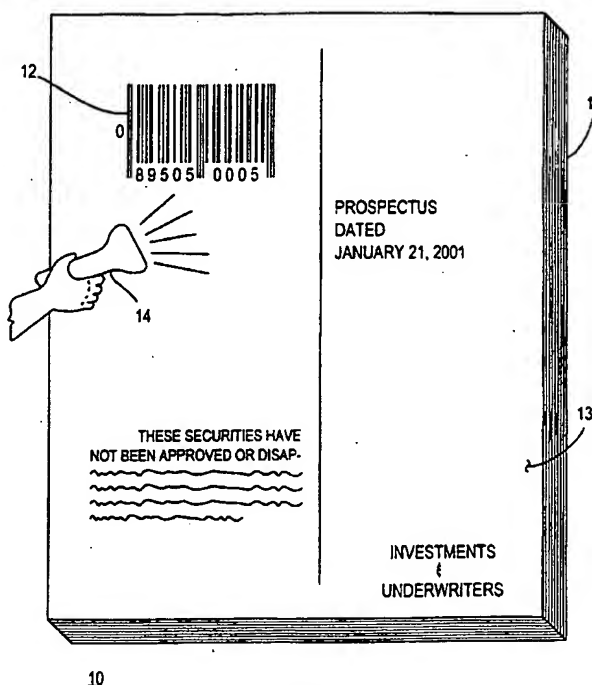


FIG. 1

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## Description

### Background of the Invention

[0001] This invention relates to automation processes for accessing financial prospectus data. More particularly, this invention relates to methods and systems for enabling users of prospectuses to easily access the financial information contained therein.

[0002] A prospectus is a written document providing information concerning an offering of financial securities. A prospectus contains narrative information on, for instance, the type and classification of security, the type of business associated with a security, potential risk factors, use of proceeds, and security voting rights. A prospectus may also include both consolidated and detailed financial information on the associated business and the security itself. Information in the form of data in the prospectus may, for instance, include underwriter compensation, dilution data, operations data, summary of accounting policies, inventories, property and equipment, leases and other assets, short-term borrowing and long-term debt, employee benefit plans, management salaries, income taxes and authorization of common and preferred stock. The amount of data contained in a prospectus may be extensive.

[0003] Prospectuses are available in printed form, typically as a booklet, suitable for distribution to potential purchasers of securities. If the prospectus is associated with a federally-regulated security, it has to be submitted to the Securities Exchange Commission (SEC) where it is entered into their Electronic Data Gathering, Analysis, and Retrieval System (EDGAR). The prospectus information is then accessible by the general public over the SEC-maintained database. The files in EDGAR are in either plain text or Hypertext Mark-up Language (HTML) form. Unofficial Portable Document Format (PDF) files may also be submitted to the SEC. All of these file types are in a human-readable form but not in electronically readable form. Further, the information and data contained in financial prospectuses may be in a variety of formats and arrangements which may make the information and data difficult to read, analyze and interpret.

[0004] Therefore, the information and data presented in prospectuses may be difficult to manage because of its volume, form, format and arrangement. Thus, it is desirable to provide methods and systems for prospectus data management. Such methods would facilitate the provision of data in a manner that is electronically accessible and more easily usable.

### Summary of the Invention

[0005] These and other objects of the invention are accomplished with the principle of the present invention by providing methods and systems for prospectus data management.

[0006] In accordance with the invention, these meth-

ods and systems provide prospectus data management by the use of electronically readable media incorporated into (e.g., encapsulated on the cover) a printed prospectus where the media stores important financial information and data. The prospectus information is therefore available in both a human-readable and electronically readable format. The electronically readable media may be in the form of, for instance, bar codes, magnetic strips or embedded chips. The data can be read from the prospectus using a suitable device. Multiple electronically readable media types may be provided for storage of different data, i.e. salaries, assets, etc. The prospectus data that is electronically readable may be in a summary form. The data may also be in a standardized form. Additionally, the electronically readable information and data may be in an encrypted form where decryption software is subsequently needed to read data.

### Brief Description of the Drawings

[0007] These and other objects and advantages of the invention will become apparent upon reading the following detailed description and upon reference to the drawings in which:

FIG. 1 is a depiction in accordance with one embodiment of the present invention showing the front cover of a printed prospectus with an electronically readable media encapsulated on it;

FIG. 2 is a depiction of a table in accordance with one embodiment of the present invention where the data table shown could be of a type found in a securities' prospectus; and

FIG. 3 is a flow chart of the process in accordance with one embodiment of the present invention in which the prospectus electronically readable media is accessed.

### Detailed Description of the Preferred Embodiments

[0008] An illustrative depiction of a system in accordance with certain embodiments of the present invention is shown in FIG. 1. The prospectus may be presented to a user in a conventional, human-readable, printed form 11. Typically, the printed matter is in a booklet form. Electronically readable media 12 may be encapsulated on the cover 13 of the printed prospectus. The electronically readable media may be optical bar codes, magnetic strips, embedded computer chips or any other suitable readable electronic data storage media. There may be multiple electronically readable media 12 types encapsulated on the prospectus cover containing different categories of data such as salary, assets, underwriter information, etc. The information contained in the electronically readable media may be read using a suitable device 14 by a user. For example, device 14 may be a bar code scanner, smart card scanner, or any other suitable device connected to a personal,

portable, or hand-held computer, or any other suitable device.

[0009] The information contained in the electronically readable media 12 may contain voluminous data tables such as those shown in FIG. 2. Data tables 20 may include information such as the previous performance of securities for the business, borrowing information, information on the security itself, and any other prospectus data as is well known in the art.

[0010] One embodiment of a process 30 for using system 10 is shown in FIG. 3. As illustrated, at step 31, specific information and data from the prospectus may be reviewed and chosen for inclusion in the electronically readable media. The data chosen may be included in a summarized form -- that is, not all prospectus data but only selected portions may be chosen for inclusion in the electronically readable media.

[0011] The data may be stored in a standardized format to facilitate ease of data reading, and subsequent interpretation and analysis. In particular, the use of standardized data forms may allow subsequent mathematical manipulation of financial data in a more efficient manner. For instance, the data may be contained in a standardized format so that, when read, it may be in an appropriate input form to a database where mathematical algorithms may subsequently be applied. The process of arrangement of the data in a standardized form is shown at step 32.

[0012] At step 33, the information and data may be converted to an encrypted form in one embodiment using any of a wide variety of mathematical encryption methods as known in the art. The encrypted data may then be stored in the electronically readable media 12.

[0013] At step 34, the information and data may be read from the electronically readable media 12 using a suitable device. For instance, a bar code may be read by an optical scanner. The prospectus information and data may be transferred to and stored on a variety of suitable computer systems, including, but not limited to, personal computers. If data had been encrypted, decryption software installed on a personal computer, or other suitable device, may be needed to convert information to a decrypted form as illustrated by step 35. Encryption of the information and data may be used, for instance, to restrict reading of data to users who had purchased the decryption software.

[0014] Finally, the data may be processed on the computer to aid the user in evaluating the subject of the prospectus, as shown at step 36. This processing may include generating graphs, spreadsheet tables, or any other suitable data processing technique as known in the art.

[0015] Thus, it is apparent that it has been provided, in accordance with the invention, a prospectus data management system that fully satisfies the objects, aims and advantages set forth above. While the invention has been described in conjunction with specific embodiments thereof, it is evident that many alternatives,

modifications and variations as fall within the spirit of the appended claims exist.

## 5 Claims

1. A system for prospectus data management, comprising:

at least one electronically readable media incorporated into a printed financial prospectus where data is stored; and  
a suitable device that reads the data contained in the electronically readable media.

2. The system of claim 1, wherein the data is stored in the electronically readable media in a summary format.

3. The system of claim 1, wherein the data is stored in the electronically readable media in a standardized format.

4. The system of claim 1, wherein different categories of the data are stored in more than one electronically readable media type.

5. The system of claim 1, wherein the data is stored in an encrypted format prior to storage in the electronically readable media.

6. The system of claim 1, wherein the electronically readable media is incorporated into a cover of the printed financial prospectus.

7. A method for accessing prospectus data, comprising:

storing the data in the electronically readable media which is incorporated into a printed financial prospectus; and  
reading the data from the electronically readable media using a suitable device.

8. The method of claim 7, further comprising determining data to be stored in the electronically readable media.

9. The method of claim 7, further comprising storing the data in a summary format.

10. The method of claim 7, further comprising storing the data in a standardized format.

11. The method of claim 7, further comprising utilizing more than one electronically readable media type for separate storage of data categories.

12. The method of claim 7, further comprising:

encrypting the data prior to storing in the electronically readable media; and  
utilizing decryption computer software after  
reading for decryption of the data. 5

13. The method of claim 7, wherein the electronically readable media is incorporated into a cover of the printed financial prospectus. 10

14. A printed prospectus, comprising:

at least one page having printed financial data;  
and  
an electronically readable media containing an electronically readable version of the printed financial data. 15

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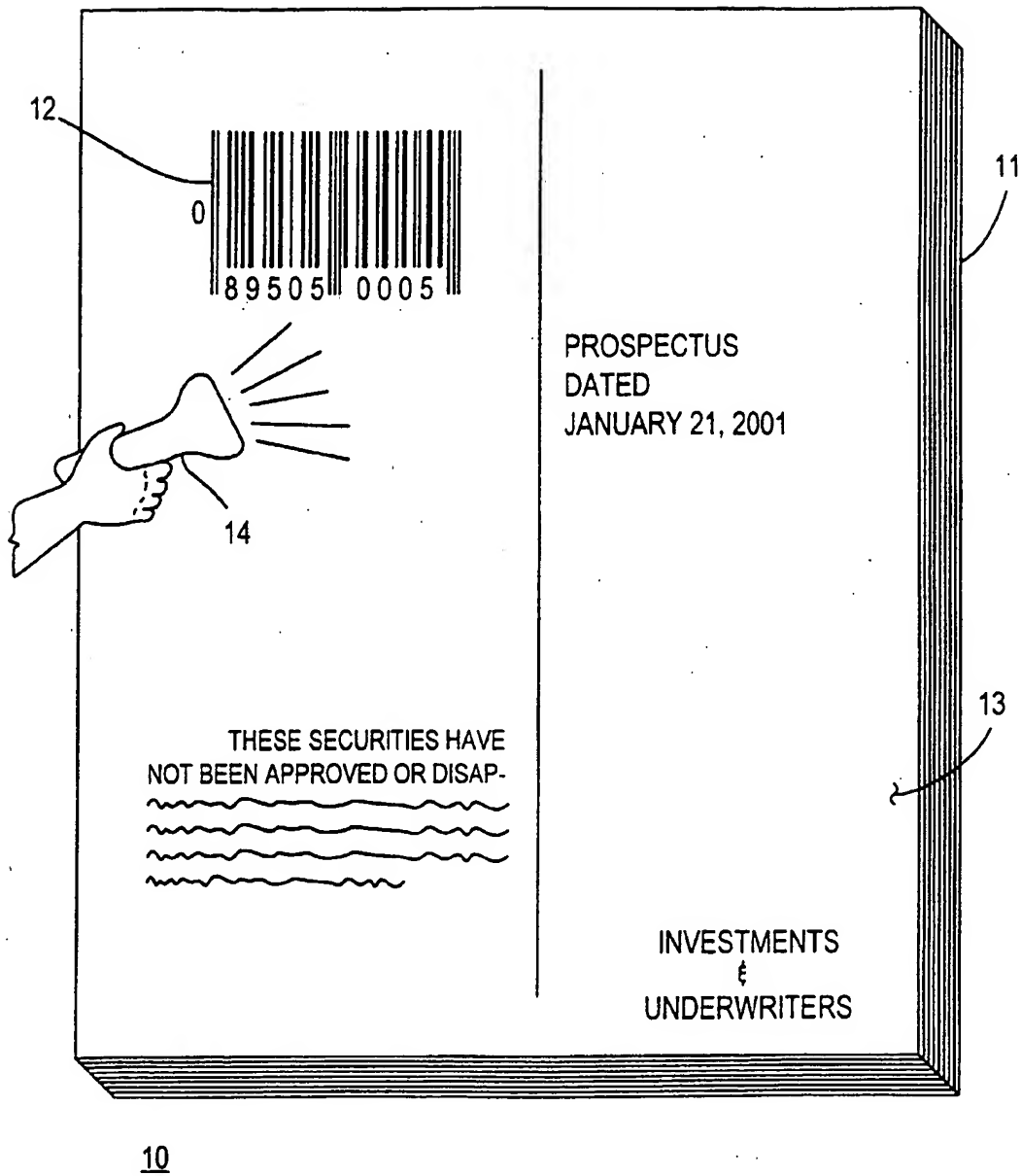


FIG. 1

	PERIOD FROM INCEPTION		YEAR ENDED DECEMBER 31,			SIX MONTHS ENDED JUNE 30,	
	THROUGH	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
STATEMENT OF OPERATION	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
DATE:							
NET REVENUES .....	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OPERATING EXPENSES:							
RESEARCH AND							
DEVELOPMENT .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
SALES AND MARKETING ..	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
GENERAL AND							
ADMINISTRATIVE .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
DEFERRED STOCK							
COMPENSATION .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
OPERATING LOSS .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
INTEREST INCOME							
(EXPENSE), NET .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
NET LOSS .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
ACCRETION ON REDEEMABLE							
CONVERTIBLE PREFERRED							
STOCK .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
NET LOSS ATTRIBUTABLE TO							
COMMON STOCKHOLDERS..	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
NET LOSS PER COMMON	=====	=====	=====	=====	=====	=====	=====
SHARE (BASIC AND							
DILUTED) .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
PRO FORMA NET LOSS PER	=====	=====	=====	=====	=====	=====	=====
SHARE BASIC AND							
DILUTED) .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
WEIGHTED AVERAGE SHARES							
OUTSTANDING (BASIC AND							
DILUTED) .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
SHARES USED IN							
CALCULATION OF PRO							
FORMA NET LOSS PER							
SHARE BASIC AND							
DILUTED(1) .....					~~~~~		~~~~~
AS OF DECEMBER 31,							
BALANCE SHEET DATA:	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
CASH AND CASH EQUIVALENTS ...	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
WORKING CAPITAL (DEFICIT) .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
TOTAL ASSETS .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
LONG-TERM OBLIGATIONS, NET							
OF CURRENT PORTION .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~
TOTAL STOCKHOLDERS' EQUITY							
(DEFICIT) .....	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~	~~~~~

FIG. 2

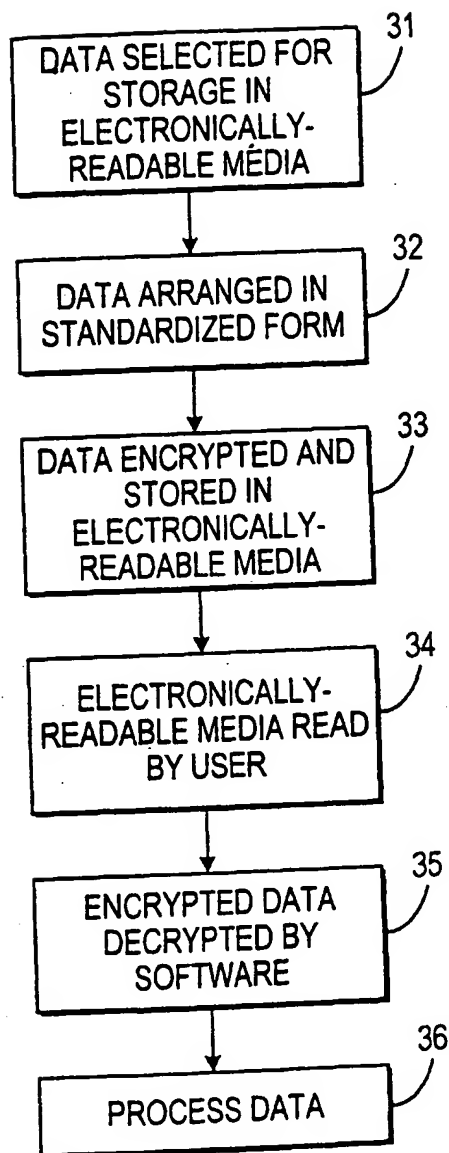
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FIG. 3



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# EUROPEAN SEARCH REPORT

Application Number  
EP 02 25 2884

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.7)
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The present search report has been drawn up for all claims			
Place of search		Date of completion of the search	Examiner
MUNICH		30 July 2002	Geiger, J-W
CATEGORY OF CITED DOCUMENTS			
X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	

EPO FORM 1503 03/02 (P4/C31)



**ANNEX TO THE EUROPEAN SEARCH REPORT  
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EP 02 25 2884

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30-07-2002

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